



## Maryland Retired School Personnel Association

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### Senate Bill 0344

#### In Support Of

#### Income Tax – Caregiver Tax Credit

#### Budget and Taxation Committee

Hearing: February 15, 2023, at 1:00 p.m.

Dear Honorable Senator Guy Guzzone, Chair, and Honorable Senator Jim Rosapepe, Vice Chair, and distinguished Budget and Taxation Committee members,

#### **The Maryland Retired School Personnel Association (MRSPA) supports SB 0344 Income Tax - Caregiver Tax Credit.**

MRSPA supports services and communities that help seniors age in place and remain healthy, active and independent. This bill provides Maryland caretakers a tax credit as they provide care and support for the daily activities of senior family members. Out of pocket expenses to care for an older family member such as the list in Section 10-757 A (5) of the bill can be an additional burden because they are often not reimbursed by one's insurance, or the federal or state government. Offsetting some of those expenses allows loved ones to stay at home and be as independent as possible but also helps the state of Maryland by providing unpaid care and deferring from a more costly nursing home care option or unnecessary hospitalizations.

MRSPA also suggests an amendment to remove the differentiation between single and joint taxpayers. Caring for family members at home can be very expensive and even those who earn an adequate income are severely impacted by the cost of providing in home care.

Providing care for an elderly loved one can be a costly and emotional challenge. This legislation can help with the financial costs so that family caregivers can provide the care they wish to provide while saving the state and federal governments millions of dollars that are not spent on Medicaid and Medicare in nursing homes or other care facilities. A tax credit for caregivers is long overdue.

On behalf of the over 12,000 members of the Maryland Retired School Personnel Association, we strongly urge a favorable report on SB 0344 Income Tax – Caregiver Tax Credit.

Sincerely,

Carla J. Duls  
President

Virginia G. Crespo  
Legislative Aide